

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1 – 34. (Canceled)

35. (New) A substrate comprising:

a circuit layer; and

an insulation layer covering part of said circuit layer, wherein said circuit layer comprises a pad having a peripheral region exposed to the outside.

36. (New) The substrate of Claim 35 further comprising an insulation layer, wherein an opening is in said insulation layer and exposes said peripheral region of said pad.

37. (New) The substrate of Claim 35, wherein said pad is used to be connected to a solder material.

38. (New) The substrate of Claim 35, wherein said pad is used to be connected to a bump comprising a pillar and a solder material, said solder material used to connect said pillar and said peripheral region of said pad.

39. (New) The substrate of Claim 35, wherein said pad is used to be connected to a bump comprising a pillar with a height of between 10 and 100  $\mu\text{m}$  and a solder material, said solder material used to connect said pillar and said peripheral region of said pad.

40. (New) A chip package comprising:

a chip;

a substrate comprising a circuit layer and an insulation layer, said insulation layer covering part of said circuit layer, said circuit layer comprising a pad having a peripheral region; and

a bump connecting said chip and said peripheral region of said pad.

41. (New) The chip package of Claim 40, wherein said substrate further comprises an insulation layer, and wherein an opening is in said insulation layer and exposes said peripheral region of said pad.

42. (New) The chip package of Claim 40, wherein said bump comprises a pillar and a solder material, said pillar being over said chip, said solder material being over said pillar and connecting said pillar and said peripheral region of said pad.

43. (New) The chip package of Claim 40, wherein said bump comprises a pillar with a height of between 10 and 100  $\mu\text{m}$  and a solder material, said pillar being

over said chip, said solder material being over said pillar and connecting said pillar and said peripheral region of said pad.

44 (New) The chip package of Claim 40 further comprising an insulation layer between said chip and said substrate, said insulation layer covering said bump.